

STATE MS.-DEED
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11INDEXING INSTRUCTIONS: FEB 12 12 06 PM '04
Lot 46, Section A, Wedgewood
S/D, Section 36, T1S, R7W,
DeSoto County, MS

AmSouth Bank/Borek/001-719-6000007048

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on October 17, 2001, Kim Borek, Unmarried, executed a Deed of Trust to M. D. Bunt, Trustee for the use and benefit of Crossroads Mortgage, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1399 at Page 04, thereof; and

WHEREAS, said Deed of Trust was assigned to AmSouth Bank, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1408 at Page 261 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted LEM ADAMS, III, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 1892 at Page 352, thereof, the said Lem Adams, III, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, AmSouth Bank, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: January 14, 21, 28, February 4, 2004, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 12th day of January, 2004, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and


WHEREAS, on the 5th day of February, 2004, at the East front door of the DeSoto County Courthouse, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 46, Section A, Wedgewood Subdivision, in Section 36, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 34, Page 20, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for AmSouth Bank bidding the sum of Two Hundred Fifty-Six Thousand Five Hundred and NO/100 Dollars (\$256,500.00) for all of the above-described property and said property was struck off to AmSouth Bank, for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of Two Hundred Fifty-Six Thousand Five Hundred and NO/100 Dollars (\$256,500.00), cash in hand paid, the receipt of which is hereby acknowledged, LEM ADAMS, III, SUBSTITUTE TRUSTEE, does hereby sell and convey to AmSouth Bank, all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 5th day of February, 2004.


 LEM ADAMS, III
 SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named LEM ADAMS, III, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 5th day of February, 2004.

Sanja A. Reper
NOTARY PUBLIC

My Commission Expires:

2-9-2008

Grantor: P. O. Box 400, Brandon, MS 39043 (601) 825-9508

Grantee: 2050 Parkway Office Circle, Mortgage Servicing RCN 4 Hoover, AL 35244
(713) 960-9676

PREPARED BY AND RETURN TO:

ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 17, 2001, Kim Borek, Unmarried, executed a Deed of Trust to M. D. Bunt, Trustee for the use and benefit of Crossroads Mortgage, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1399 at Page 04, thereof; and

WHEREAS, said Deed of Trust was assigned to AmSouth Bank, by assignment on file and of record in the office of the aforesaid Chancery Clerk in Book 1408 at Page 261 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Lem Adams, III, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1892 at Page 352, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, Mississippi, on the 5th day of February, 2004, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 46, Section A, Wedgewood Subdivision, in Section 36, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 34, Page 20, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

Volume No. 109 on the 14 day of Jan., 2004

Volume No. 109 on the 21 day of Jan., 2004

Volume No. 109 on the 28 day of Jan., 2004

Volume No. 109 on the 4 day of Feb., 2004

Volume No. _____ on the _____ day of _____, 2004

Lisa Fuller

Sworn to and subscribed before me, this 4 day of Feb., 2004

BY

Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 409 words @ .12 \$ 49.08
B. 3 subsequent insertions of 1227 words @ .10 \$ 122.70
C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 174.78

WITNESS my signature, on this me
8th day of January, 2004.
LEM ADAMS, III
SUBSTITUTE TRUSTEE
PREPARED BY:
ADAMS & EDENS
Foreclosure Department
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
PUBLISH: January 14, 21, 28,
February 4, 2004

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